

INDEPENDENT AND CREATIVE:

**Learning from Finnish Retirement and
Art Activities for the Future of
Southeast Asia's Retirement.**

TABLE OF CONTENTS

Abstract	3
Acknowledgment	4
1. Chapter I. Introduction	
1.1. Retirement, to start a new chapter	6
1.2. Research Questions	12
1.3. Thesis structure	13
2. Chapter II. Literature Review	
2.1. Retirement: Changing roles and new mindset	15
2.2. Retirement in Southeast Asia	19
2.3. Finnish retirement. One of the best in the world?	24
2.4. Lifelong learning and Finnish Adult Education Center	27
2.5. The meaning of art: through the eyes of art educator	29
3. Chapter III. Interview	
3.1. Qualitative research: Interview as a research method	33
3.2. Interview questions	36
3.3. Interview data	38
4. Chapter IV. Analysis	
4.1. Analysis	46
4.2. Finnish Reports	53
5. Chapter V. Conclusion	57
5.1. Conclusions	60
5.2. East-West Dilemma	63
5.3. Recommendation for Future Research	64
5.4. References	

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Abstract

This thesis investigates how art activities help Finnish retirees cope through their transitional period and retirement. The concept of lifelong learning and education as human rights has been an important factor why non-formal educational centers are available for adults in Finland. This concept was explored thoroughly in the study.

The findings on the main question is followed by a subsequent question of what the future retirees in Southeast Asian countries could learn from Finnish retirees' experience with art learning. The research extends to dwell on the issues and the situation regarding retirement and aging in Southeast Asia. This is an important matter to look into as Southeast Asia has the higher projection of senior booming in the future.

The study utilized the interview method that was conducted in four Finnish retirees. This method allows a better understanding of the power of art from a personal point of view. Data was formulated by using personal experiences from the retirees by investigating their life aspects: life background, personal experience during the transitional time on retirement, experiences in art class and Finnish way of retiring. Thematic analysis method was used to analyze data to understand the patterns and themes used for answering the research questions. By combining interview data and literature review, it is concluded that the formulating traits that make Finnish retirement good are: independency and autonomy of life, adult art education center, and society's support for promoting active life and lifelong learning. There is finding evidence that in learning arts, some people can learn values and new purpose in life.

The dissertation proposes that the future of the retirement phase in Southeast Asia is Finnish's Adult Education Center. The use of this model has a greater chance to be adapted in the region provided that society's awareness of lifelong learning as human rights should be improved and promoted.

Keywords Retirement, Adult Education Center, Lifelong learning, aging Southeast Asia, Interview

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CHAPTER I. INTRODUCTION

RETIREMENT: TO START A NEW CHAPTER

“Madam C. spent her whole life as a mother and ophthalmologist. After a series of life events including her husband passing away, her children leaving home, retiring from the hospital she was working at for most of her career and suffering from multiple sclerosis, she decided to join a Chinese painting class which was conducted by my relative. She held her first painting brush at the age of 90. A few months later, her hand tremors were gone. Then after a few years, she had her first exhibition. She passed away after almost a century-long life with dignity while holding on to the last passion in her life, her love for art. For the people who knew her, her paintings are precious memories of her that were cherished. Her paintings and stories became the legacy of her life and inspired so many people. Including me.” (taken from personal reflection 1.12.2016)

The story of Madam C. is an example of how the power of art can change person's life after retiring. As an art teacher, one of the most valuable experiences of teaching is to be able to witness how your students grow and progress and are changed by art. It is one of the reasons why I teach. The ability to instill a passion for art in students is my personal value of teaching. To discover stories like Madam C. proved that transformation through art practice can happen to everyone at any age. I was blessed with the opportunity to meet Madam C. in person and speak to her. My impression of her was that she was always happy to talk about her art and her 'healing by the power of art' experience. I felt touched and inspired to meet such a strong and vivacious personality. However, there is always an opposing side to a story. Many stories about aging and retirement do not sound as positive or inspiring as Madam C's. Unfortunately, problems surrounding retirement might prevent the retirees to follow opportunities and liberties of learning. For instance, unlike Madam C., retirees who suffer economically will struggle to study and pursue their interest in art. The challenges also vary for retirees with mental, social and/or physical health issues. Problems sometimes occur due to how societies handle and view a retired person.

When I first came to Finland to become a student in Aalto University in Helsinki, I was fascinated by the Finnish education and social system. According to my brief understanding, Finnish system seems to have several traits that Southeast Asia was lacking. 'Finnish way of life' was well marketed as the utopian way of living through my eyes. Finland was also named as the world happiest country according to the World Happiness Report twice in 2018 and 2019. It gave me hope that maybe if we learn from Finland, we can achieve our own kind of success which will be reflected in our economy, education and life quality. But what makes Finnish society successful? What do they practice differently from others in relation to retirement and art learning? Perhaps to better understand on their retirement and art learning, we need to go back to the roots about Finnish value. In *"A Recipe for A Better Life": Experiences from The Nordic Countries* (2013) by Heikki Hilarno et al., the authors discussed that the purpose of Nordic's value (specifically Finnish) of living is to give the retiree not only financial and healthcare support but also to give them their own rights. The term 'active ageing' aims to enable the elderly to make use of their resources and skills in the labour market and society in general.

"For countries still struggling with low incomes and poverty, the Nordic experience provides encouragement to build up their social security through small steps. The Nordic history shows how it is possible to utilize social security funds to build up industrial infrastructure and hence promote economic growth, which in turn facilitates improving the social protection... In the long run, this also is the only way to build up economically and socially sustainable pension system and a generally healthy society" (Hillar-mo, et al, 2013, p.11-12)

The quote above necessitates that it is possible to change the system for the better without losing national identity. By taking a closer look to understand the Finnish way of retiring, I am hopeful to take some of the lessons that will make this possible and be applied to other countries.

I am well aware that every society and individual from both backgrounds have their own unique challenges regarding retirement. However, the amount that a government and society is willing to be involved in solving these challenges indicates the level of wellbeing of retirees. Some of the main factors affecting the future of the retirees are: how good is the pension system from the government and how does the society provide care for them? Despite every society having their own unique problems, there is one common factor: the number of retirees around the world is steadily growing. The 2018 World Population Data Sheet reflects the changing age structure in the world with a projectile that in 2050, 82 countries will have at least 20% of their population ages 65 and over.

In a demographic sense, the number of retirees in most countries in Southeast Asia is less prominent compared to Europe. (United Nation report, 2015) According to OECD study (2017), the retirement age in Indonesia is 56 years old, which rises one year every 3 years. If following this trajectory, Indonesia will catch up to Finland in the year 2043 with the retirement age of 65 years old. Consequently, retirement issue in Southeast Asia will be a massive problem with emerging number of retirees if there is no extensive planning for this issue. So far, in many developing countries such as Southeast Asia, the problems concerning retirement received little or none attention from the government (Grace, 2015) affecting the future of the current working population.

At the time of writing this study, I am thirty years old. Meaning, I am still far from retirement age. I have not experienced how it feels to be retired or what is likely to happen in the transition period. In order to understand the retirement transitional period, I looked upon several studies. As experienced by my relatives or friends, who are already retirees, feelings about retirement are complex. Many people want to look forward for retirement time, as it represents the opportunity to get free from many constraints that are normally attributed to work; but others also fear it,

perhaps those who have turned their work into a source of pleasure, personal investment and social acknowledgement. (Rosenkoetter M, Garris J., 1998). Most likely many people feel the combination of both. As a result, mental issues in the transitional period before and after actual retirement present a new phase of life that demands routine and attitude change. Dr. John J. Cronan, a radiologist in his 2009 study said that work supplies three important human needs: structure, community, and purpose. All three must be met in retirement through our own initiatives. For highly structured individuals such as physicians, the loss of a routine can result in boredom and joyless living. (p.243)

Through my eyes as an art educator, I am curious to find out what the impact of art teaching could do in helping the retirees give meaning to their life while engaging in art practice post retirement. Therefore, I am interested in how retirees experience art and craft activities to deal with the transition towards their changing role in society. My research direction will attempt to discuss deeper about the choice to include themselves into artistic activities for retiree, along with the importance of raising awareness about the lifelong learning mindset.

In this thesis, I am exploring the choices in learning art after retirement which is available in Finland to cope with issue in retirement. As well as what defines lifelong learning and how Finnish education institution supports that? What the emerging countries in Southeast Asia can learn from that? My aim is to give some perspective about the Finnish way of retiring along with a perspective of an Indonesian art educator, and discuss their connection with art empowerment after retirement.

One study has proven that art education could help with student's geometry reasoning. (Walker et al, 2011) This is a conflicting reason to pursue art. To advertise that art is a tool to solve another problem, rather than to fully share the awareness of how art is taught and what it could bring to change a person. However, as an art

educator, I believe the incorporation of art in one's life should be determined with awareness and openness to one's freedom. Rather than to give art as a solution for the vulnerabilities of retired seniors, it is a vital practice of freedom to heed to their own calling and act accordingly to what their heart desires.

My method in addressing the issue is by interviewing four Finnish retirees who willingly choose artistic practice as a part of their life after retirement. With the interviews, I examined their view about how art practice shapes their lifestyle and mindset after retirement alongside with their Finnish cultural background. I specifically chose Finnish creative retirees as my subject because I wished to incorporate unique perspectives from the Finnish community in retirement and art as a take-away lesson in preparation for emerging number of retirees in Southeast Asia.

I am aware of several stigma that are present in some societies regarding older people and learning. Negative, inaccurate depictions of older adults and aging can be found in the mass media and everyday culture (Marshall, 2015; Nelson, 2009; Palmore, 1990, as cited in Lytle, 2016). A study by Ashley Lytle in 2016 tries to find a way to reduce ageism - one of the key factor to combat ageism is by education about ageism. She further explained that many societies focus on the youth rather than seniors. Attitude about aging and older adults leads to discrimination that brings inequality, includings to the rights for education (2016).

"Art does not solve problems, but makes us aware of their existence," sculptor Magdalena Abakanowicz has said. Arts education, on the other hand, does solve problems. Years of research show that it's closely linked to almost everything that we as a nation say we want for our children and demand from our schools: academic achievement, social and emotional development, civic engagement, and equitable opportunity. (Smith, Fran, 2009)

There is a general view regarding education that sees it as mainly being for the benefit of the economy and work. Investment in education means to produce an excellent worker who will contribute in the future economy. This view might have something to do with the question of “who should be the priority in education?” The right for education works not in favour of the older generation, but for those who are seen as capable of giving back to the society. This situation brings attention to me to urgently advocate the rights of the lesser voice in the society. While in accordance to the 26th article in Human Rights Declaration about “*Everyone has the right to education*”, adult education should include stronger element of freedom and higher awareness to the decision to be educated.

On the positive side, I am aware that this kind of mindset has improved in modern society. At least in Finland, the awareness to start prioritizing older generations is currently high. Sitra, in a project called “An active citizen – at all ages” that was implemented in Tampere by 2013-2015, came out with objectives to help older generation to cope with everyday life challenge and support to live independently. This project aims for higher independency and authority in older generations to decide what they need.

By seeing the combination of government retirement plan and how Finnish retirees approach their retirement, my take on this topic will try to connect the Finnish way of retirement with the situation in Southeast Asia. I will address the issues by researching and comparing problems in the west and the east. Followed with the interview in the methodology chapter as the main core of the research which aims to give perspective from Finnish retirees who took art as an approach in their retirement life. However, I do not wish to find which one is better, nor to promote Finnish way as a solution to retirement issues in Southeast Asia, but rather trying to discuss and be critical about their own strength, uniqueness and problems.

RESEARCH QUESTIONS

To formulate a research question, I must collect some keywords that represent the essence of my interest. As I mentioned before, I am interested in knowing further about **the way Finnish people retire and the Finnish system**, which allows their **retirees** to participate in **art classes or activities**, especially during the **transitional period and post retirement**. The reason I chose transitional period is because during that specific time, there is a higher risk for vulnerability. This way, I am able to investigate further about the power of art as an agent of change or the meaning of art in someone's personal life. Naturally, it is important to hear from someone (In this case, Finnish people) who have experienced art through classes or activities after retirement.

In this regard, my main research question is to investigate:

“How art activity might help Finnish retirees to cope in their transitional period through and after retirement”

In answering the main question above, hopefully I will be able to advocate the importance of art classes or activities to someone's life. It is my role to investigate this matter through art education. The findings on this will bring us to the formulation of the follow up question:

“What the future retirees in Southeast Asian countries could learn from Finnish retirees' experience with art learning.”

This question will be interrogated from my perspective as an art educator coming from a Southeast Asian background. Therefore, the answer will bring forth a recommendation consisting of my personal reflections along with some knowledge, which is mentioned throughout this study.

THESIS STRUCTURE

This thesis explores Finnish retirees and their connection to art activities. The research consists of interviews with four retirees within a variety of ages, sexes and life conditions. Each interview was documented with voice recordings and transcriptions. Chapter Two consists of the literature review to contextualize my research to other related studies. I have included some important information regarding aging society in Southeast Asia, Finnish retirement, lifelong learning concept and Finnish adult education centers. Chapter Three consists of the interview questions, formulation of the questions, and the data that was obtained from the interviews. Chapter Four consists of the analysis of the data using thematic analysis method that will answer the question. And lastly, Chapter Five serves as a conclusion and recommendations for future studies.

CHAPTER II. LITERATURE REVIEW

RETIREMENT: CHANGING ROLE AND A NEW MINDSET

“What does retirement mean? The best answer is that retirement is in the eye of the beholder although the most frequently referenced definition by educators is this one: Retirement is the formal resignation from one’s place of employment after many years of work when one has become eligible for pension payment according to a state plan that usually includes criteria such as age and/or years of service.” (Draayer, 2003)

While the health and living standards have increased, the people who are over the productive age are still not seen in a better light. Retirement as a new phase of life is like a double-edged sword. The social security system ensures one’s human rights by giving payments from retirement funds and enables them to enjoy life. Retirement is seen for some as losing meaning and significance in life.

The common definition of retirement is the time when somebody has completely or partially stopped from doing their daily job. There are plenty of ways to retire, and they are highly dependent on work and life situation, and for a small portion: on personal decision. Retirement itself is a relatively new concept in human evolution. Before industrial revolution and social security system was founded, the seniors remained productive and socially reliable for their insight, wisdom and skills (Butters, 2002). Social security system for retirement was established with a purpose to promote the workers’ well-being and keep the industry in maximum efficiency (2002). There are social stigmas in society that present disadvantages to the position of retirees. Nevertheless, for some, this alone could be difficult to cope and accept.

According to Eläketurvakeskus (Finnish pension center), for most EU countries the general age of retirement is 65 years old despite retirement age in most developing countries is between 55-60 years old. Still, the age of retirement varies. Retirement age differs over the countries because they highly depended on the level of the country’s democracy. Consequently, I won’t use age as a benchmark but rather focus on

the situation when somebody was retired from their daily job. At first, I wanted to use the terms: 'retired elderly' because I want to refer to the specific demographic group and it was used by the World Health Organization to describe people 60+ of age which is also in accordance with the retirement age. However, I am aware that the term "elderly" could be offensive and not acceptable because it has the tendency to highlight ageism and bring a stigma where it could mislead to the intended issue. In the interview on The New York Times blog (2012) most people prefer 'older people' or 'senior' as substitute for 'elderly'. An article in GeriPal (2012) suggested to use the word 'senior' as the better word to address this specific group of people. I personally think the word 'retiree adults' or simply 'retiree' are the best terms to use because it specifically highlights my focus, which is the situation where somebody retires from their daily job.

Fineman's theory of vulnerability in her paper, *The vulnerable subjects; anchoring equality in the human condition* (2008), used the term 'vulnerable' as the condition that is associated with victimhood, deprivation, dependency or pathology. She claims that if vulnerability became a social position and responsibility, it would become a powerful tool to define equality. "Vulnerability raises new issues, poses different questions, and opens up new avenue for critical exploration. (p.9)

Personal wealth and good pension system are some of the ways to support autonomy for the vulnerable retiree. However, in reality there are some gaps that pension or material wealth cannot fill. The one with more secure economical background could be as problematic as the one without, as their demands of well-being or empowerment are different. In addition, the stigma surrounding older generation often not makes their position more difficult. It is so often that the process of learning and openness to a new experiences is related to child-like attitude. Montague argues that: "Many adults close their minds to new concepts, new technology; their existence is built around the knowledge they acquired as children — they remain

stagnated.” (as cited in Kahane, 1992, pp.8). Richard Savage discussed in an interview with Riitta Korhonen who mentioned how the seniors in Finnish society are currently perceived: “In Finland it’s very strong [the stigma]. I have noticed you can only stand the old people if they are behaving like young ones – if they’re very rock and roll, then it’s nice that you are old. But to be a bit old and a bit silent, that’s not good.” (Savage, 2013)

Adams and Beehr (2003) in “Retirement; Reasons, Processes and Results” describe retirement as a similar process to aging. It is not a state but rather a process that could unfold and change overtime as the time to retire is getting closer and until it begins. Although retirement is commonly seen as transition from employment to non-employment at the precise time to meet social security or pension eligibility, the accumulated evidence suggests that retirement transitioning are considerably more complex (p.21). I will be using the word **transitioning** or **transitional period** to describe the matter around the process of retirement.

The sentiments around the transitional period in retirement vary. Some are more prepared mentally than others. Some have better planning than others. The process of retirement itself can be extremely difficult for one and easier for others. While some have a choice to take the early retirement, others can’t afford that. Some also would have the privilege to choose their retirement time while in other circumstances the labor replacement demand was high. The idea of retirement often starts from expectations. People start to think about the idea of retirement followed by anticipation and plans to live life to the fullest. However, when the time for retirement is getting closer, reality may end up being different from expectations. This creates more tension in the transitional period that could also lead to vulnerability. For better or worse, there is a shift in the life of the retiree that requires planning and changing attitudes. This transitional period has potentiality towards vulnerability of the retiree. As Draayer mentioned in Retirement straight talk, stories and wisdom from educators (2003): “Nearly every retiree reports a powerful emotional component in retirement planning.

Initial hesitancy about the retirement idea eventually gives way to acceptance, excitement, and once in awhile, serendipity. That doesn't mean the journey is always smooth" (p.11).

What does usually cause the strong emotional feeling in retirement for some people? There are plenty of issues surrounding this area. Draayer (2003) argues that a lot of aspects in professional life such as accomplishment, title and routine for occupation are being surrendered or taken away. The word "I am" becomes "I was". Relegating professional status to history could create anxiety about meaning, purpose and self-worth. (p.11) On the other hand, positive feelings like relief or excitement also could occur under circumstances of stressful or boring job.

Besides self-esteem issues, there are more immediate problems that are worth to be considered as main cause of vulnerability about retirement. Draayer (2003) points out four main immediate challenges a retirement faces: finance, health, residence and relationships. If we look back to the Vulnerability theory by Fineman mentioned by Kohn (2014), she might argue that it is partly the obligation of the Nation states to provide equal access that distribute social goods such as healthcare, employment and security (p.5). In this article, Fineman also expresses how sceptical she is to the value of autonomy of the vulnerable subjects. She pointed out that to promote autonomy, the state and other institutions may do too little to protect older adults.

RETIREMENT IN SOUTHEAST ASIA

In this following chapter, I will still use the term ‘retiree’. However, at times it will be substituted with ‘retiree’, ‘senior’ or ‘senior citizen’. The reason why it is needed to use ‘senior’ or ‘senior citizen’ is because some issues concern not only retirees — as it refers to people who retire from formal work — but also all people around retirement age.

This chapter will discuss issues surrounding aging Southeast Asia. Specifically, issues that are associated with retirement. Most of the insights that I have come from my Indonesian background.

As mentioned before in the introduction part of the thesis, the the overall demographic of age in Southeast Asian continent is still relatively young compared to Europe. However, probably it won’t be for long. The change starts with demographic challenges that have been caused by declining birth rates and the shift in age structure within the region. Higher life expectancy is also a main cause for this (Asian Development Bank, 2017). Other factors, notably cultural and social changes, population control and greater economic development are also acknowledged to have had a great impact on the issues surrounding aging in Southeast Asia.

Table 1

Number and distribution of persons aged 60 years or over by region, in 2017 and 2050

	Number of persons aged 60 years or older in 2017 (millions)	Number of persons aged 60 years or over in 2050 (millions)	Percentage change between 2017 and 2050	Distribution of older persons in 2017 (percentage)	Distribution of older persons in 2050 (percentage)
World	962.3	2080.5	116.2	100.0	100.0
Africa	68.7	225.8	228.5	7.1	10.9
Asia	549.2	1273.2	131.8	57.1	61.2
Europe	183.0	247.2	35.1	19.0	11.9
Northern America	78.4	122.8	56.7	8.1	5.9
Latin America and the Caribbean	76.0	198.2	160.7	7.9	9.5
Oceania	6.9	13.3	92.6	0.7	0.6

Data source: United Nations (2017). World Population Prospects: the 2017 Revision.

The table shows that Asian continent in 2017 holds the third highest growth projection for the population of seniors aged 60 from 2017 to 2050 (131,8%), after Africa (228,5%) and Latin America and the Caribbean (160,7%). However, when it comes to quantity, Asian continent has the largest number of seniors in the world as per 2017 and 2050 projections (61,2%). Higher life expectancy contributes to this rapid growth. "Asia has achieved the largest gains in survival, adding nearly 30 years to life expectancy at birth since 1950-1955. The region is projected to continue to make improvements, with life expectancy projected to increase from 72 years in 2010-2015 to 78 years in 2045-2050."(World Population Highlights, 2017, p.13)

Beside life expectancy, population control is a trend in Asia. "For close to two decades, Singapore adopted various anti-natalist measures in a bid to keep the birthrate in check, yet by the late 1980s, Singapore's population slogan had changed from "Stop at two" to "Have three, if you can afford it!". (Menon and Nakamura, 2009). Indonesia also has similar family planning program that started in 1957. Their slogan "dua anak cukup", or "Two children are enough" is still being run until now (Dodson, 2019). Therefore, the declining number of newborn babies raises the percentage of the seniors in comparison to the younger generations in the future.

A study of population aging by East-West center mentioned: There are two main problems with retirement everywhere in the world. First, how to provide a sustainable socio-economic system for the seniors, and second, how to encourage economic growth (for the country) despite booming costs for retiree support and other consequences related with a large population of senior citizens. Despite a strong urgency to review policy and planning systems to respond to the challenge of population aging, Southeast Asia has one distinct advantage over the rest of the world. The social-security system in Southeast Asia tends to be more modest (or almost non-existent) compared to Europe, meaning that Southeast Asia is unburdened with past commitment. (Mason and Lee, 2011, p.2)

In the present situation, there are few ways to support the retiree without governmental assistance. Often enough, they rely on family community support, private insurance plan, savings and assets/investment. A great example is the situation in Indonesia. Traditionally, family is the main provider for dependant groups such as children and the seniors. It is considered shameful to use facilities such as nursing home to accommodate the retiree of the family. Especially if there are family members who could provide care (Do-Le and Raharjo, 2002, p.8). However, due to the modernization of cultural, demographic and economic norms, the retiree can no longer count on kinship support as previous generations have. In this sense the family is not a reliable enough to support pursuing retirement plans. On the other hand, less access to education, employment and subjects of gender discrimination creates deeper gap between female and male worker. As a result, a lot of senior women are in more vulnerable situation compared to men. (Mason, Park and Lee, 2002. p.84)

Modernization doesn't always have a negative impact the retired society. For example many seniors now have more options and a greater degree of autonomy and increased privacy compared to previous generations. Awareness to gender equality is also higher than before. This leads to better self authority to find what's next after their retirement. Unfortunately, such options are largely unavailable to the majority who live in poverty as caring for health was their main concern.. In the past, Indonesia possessed no national social security scheme targeted to retirees. For a long time, the focus of healthcare was currently on maternal and child health and reproductive-health service. Health treatments and service for the seniors were not highly prioritised (Mason, Park and Lee, 2002, p.92). Only recently, with the significant change in the proportion of seniors, the government created better health plan system since 2010 that envisions self-reliance and equitable access to all Indonesians (Kadar, Sellick and Francis, 2012). Their services to the seniors limitedly are classified into two categories: Social care (meals, recreation, sport and spiritual guidance) and health care (health monitoring, health education and health service).

Community support for the seniors have strong roots in Indonesia. It shows in every ethnic group. There is a special expression of respect for a senior citizen in Indonesia. If the family fails to fulfill traditional responsibilities, the community is expected to help provide support. (Do-Le, Raharjo, 2002, p.8) Nevertheless, these ethnic bond values are stronger in rural areas compared to urban areas. Consequently, in many cases, living conditions for seniors who live in urban areas are worse. They often are living in a sub-standard area, with bad hygiene, expensive health service, limited resources, lack of family and social support, not to mention difficulties in finding a job that would accept older people. Seniors living in urban areas are often in a more vulnerable situation compared to the rural elderly (p.9).

Despite the lack of government's plan for the seniors, in most Southeast Asian countries the respect to the seniors is strongly enforced. In many cultures in Southeast Asia, it is considered impolite to call older people by their names. In China there was a new senior's right mandate law that just passed to encourage Chinese children to visit their parents frequently no matter how far they lived. If they don't do so, they will get jail time or fine (Wagstaff, 2013). In Japanese culture there is a tradition that celebrates a person's life cycle. Kanreki or Honke Gaeri, both means "return to origin" are celebrated when one's reach the age of 60. The philosophy of kanreki is when one returns to 'the beginning' because number 60 in Japanese astrology represent one complete cycle from 12 animals and 5 elements which means they are 'reborn'. The tradition marks the ending of one's responsibility to household representation and retired from their active job with surpassing to usually their eldest son to took over family enterprises and take care their parents (Doi, 1991, p.154). Also all Indonesian cultures enforce children to take care and pay respect to their parents. Perhaps the most famous Indonesian wisdom about respect to elders came from the moral lesson of the folk story Malinkundang. A story from Minang Sumatran culture about a boy who turns into stone after he acted disrespectful to his elderly mother.

A few examples mentioned illustrate that intergenerational relationship holds the key to senior wellbeing in Southeast Asia. From this, we can infer that maintaining relationship between family members is very important. Whilst during these modern times we can see more and more people choose to lead a non-traditional family lifestyle.

The future of aging Southeast Asia will be a complex journey. Emerging countries will have the advantage to learn from the other countries who were ahead in solving retirement problems. But in the same time, cultural difference issues which affect preferences in problem-solving will need to be taken into account. Since most of the concerns of emerging countries will be about system effectiveness and policy making, the issues of seniors awareness to their right to be educated and to use art education as the tool of empowerment in claiming their authority of life seems too early to be the main concern. However, it will lead to a better forecast of aging Southeast Asia problem if policy making and support systems be taken into account as quoted by Menon and Nakamura (2009):

Clearly, the aging problem is not one of longer life spans and falling fertility rates, but of inappropriate institutions and behaviors. To prevent an “aging crisis” in Asia, policymakers need to start refashioning their institutions and policies to influence behavior, and they need to do so quickly. This goes without saying for countries that are far ahead of the aging curve. But developing countries also need to start preparing themselves now to ensure that their economies and institutions are capable of supporting an aging population. (Menon, Nakamura, 2009, p.6)

FINNISH RETIREMENT: ONE OF THE BEST IN THE WORLD?

In this chapter, I will discuss the Finnish retirement system and elaborate further about habits and social issues in Finnish society during their retirement time. Retirement in this case refers to pension and also the paradigm of a person identity when he or she stops working.

Finnish pension system is widely known as one of the finest in the world. It guarantees the wellbeing of Finnish citizens. According to Mercer Global Pension Index in 2018 (2019), Finland took first position in integrity and third position for overall score. There are two types of pension systems that are offered by the government. First type is employment based pension. This system is earned if somebody has paid work or entrepreneurial activities. Second type is National or guarantee pensions. This system works for somebody who has no earning-related pensions or has very small pension. Both covers old-age pension and disability scheme. For seniors there is choice of semi-retirement for less work than normal working hours that can be negotiated with the employer. Besides that, there are plenty of benefits available such as discount in transportation, recreation, sport and cultural activities, also inexpensive housing options are provided for pensioners. (2019)

Finnish pension system has core foundation that compels each person to be able to sustain themselves. The social security system means that one should have the independency to live and obtain easy access to all the basic needs. It is also made to ensure that nobody should endure poverty after dedicating themselves to work afterwards. Today Finland belongs to the most prosperous population with healthy and longevity society. But it's good to remember that in the past they have had their own struggles. As mentioned in Hillarmo et al (2013), Finnish economy was below average in Europe in the 1900s. Nevertheless, the economic performance has gradually improved in the past century. Fukuyama argues that the ability of nations to compete is conditioned by a single trait: level of trust inherent in society. In the international debate on welfare also acknowledge a shift from material-based measure to subjective well being; life-satisfaction and happiness (Hillarmo, et al, 2013, p.14)

According to the existing pension system that is mentioned above, we can conclude that

important Finnish value of retirement are based on trust and self-reliance. It is important for the seniors to be self-reliant as long as they can. On top of that, government give the Finnish retirees a reliable system to follow. As a result, an individual's need to achieve life satisfaction was being highly prioritized. Articles by Weaver (2016) that discussed about ageing mention that to attempt to fix challenges in retirement is to keep the physically active and socially included - for example in cultural and social events.

Despite being a nation with well developed security plan for retirement, the risk of vulnerability remains inevitable. One of the most known case of elderly's vulnerability in Finland is loneliness. In order to continuously improve their quality of life, a lot of research on loneliness has been conducted by government or institution to reach this goal. Adu-Bediako writes in his research: Causes and Interventions of Loneliness and Isolation on Well-being of Elderly in Finland (2013) trying to understand the causes of loneliness among the seniors and how to reduce it. Lonely older people as a problem in society- construction in Finnish media (Uotila, Lumme-Sandt, Saarenheimo, 2011) tried to explore the concept of loneliness and aging followed by how people define loneliness and how media constructs the meaning.

In the transitional situation during retirement, loneliness could come immediately or later. The meaning of loneliness is deeply personal depending on people and context. However, as Uotila, Lumme-Sandt & Saarenheimo (2011) mentioned: loneliness often constructed as common and intensive feeling in old age with dramatizing its prevalence. Wenger & Burholt (2004) also discuss the gap between public understanding and academic survey in frequencies of loneliness in seniors as public survey reported that two-thirds of older people do not suffer from loneliness. These are interesting findings because it shows dynamic meaning for everyday life definitions.

The concept of loneliness itself is often related to negative feelings. Most of the expressions people use to describe loneliness are the following: lack of human relationship, forgotten by society, lack of meaning of life, neglect by relatives. (Uotila, Lumme-Sandt, Saarenheimo, 2010). However, a few texts are presenting loneliness as

positive state. This text is highly subjective and suggesting that solitude, silence and privacy are important for creative work. Palkeinen, as cited in Uotila, Lumme-Sandt & Saarenheimo (2011) reveal that "loneliness in old age given by old people themselves, include independence, peace and privacy, and a conscious decision to be alone (p.117).

In a more positive light of loneliness, as it is inevitable, it is also empowering. Loneliness as a part of creative process and higher consciousness is related to a lot of Eastern philosophy such as zen that encourages meditation, silentness and concept of void. Emptiness in Eastern philosophy has strong connection with enhancing spirituality and embracing nothingness as a chance to being content. I once heard from an old Chinese proverb: "emptiness is the essence of everything."

LIFELONG LEARNING AND FINNISH ADULT EDUCATION CENTER

What is lifelong learning? Wikipedia describes it as “ongoing, voluntary, and self-motivated” pursuit of knowledge for either personal or professional reasons. Therefore, it does not only enhance social inclusion, active citizenship, and personal development, but also self-sustainability, as well as competitiveness and employability. Although I fully agree with the concept of learning throughout life - that we should strive to keep on learning and everybody should give support for this cause, this concept is not to be taken for granted. In fact, not every society and even learning institution support the concept of lifelong learning.

In Finland, support for lifelong learning has a long history. In a 2007, a study by Eero Pantzar mentioned that most of law concerning adult education was established in the 1960s to 1970s in Finland. However, the basis of adult education in Finland was started by Kansanvalistusseura (KVS) in 1874. KVS is a foundation that firstly organized adult education in Finland, that still advocates the right to adult education and provides research for reformation of lifelong learning until now. (p.5)

According to Kansalaisopistot website, currently there are 181 adult education centers in Finland, provided by local municipality alone, not to count services that are provided by privately owned centers. Kansalaisopistot and Työväenopistot being two centers among others that are offered in the city of Helsinki alone. The concept of Finnish Adult education center is not to get a formal qualification, but rather focus on self motivation studies.

“The purpose of Finnish adult education centres is to provide education and training opportunities that promote social cohesion, equality and active citizenship in keeping with the life-long learning concept.”

They provide wide range of courses including visual art courses. Course fees are affordable as they are subsidized by government and local authorities. Pantzar (2007) also mentioned that for the past 40 years, visual art is one of the subjects that remains popular in the adult education center through the years (p.8). This claim is supported by information from Kansalaisopistot- website, that says visual

art courses make up ten percentage of the courses in adult education center.

Leena Hannula, phd., discussed the law about adult education in her doctoral dissertation *Kävijät, kokijat, kokemukset: Museologinen tutkimus Siffin seniori klubista taidemuseon keskiössä* (2019). Specifically, she mentioned European Social Charter article 23rd, that says seniors' cultural rights should be protected. (European Treaty Series-no 163 Strassbourg 3 V.1996) The rights should be accepted entirely, or not at all. Finland has accepted them. This article 23rd ensures positive right and freedom, which concerns all individuals in their daily lives, also when they become frail. (p.8)

Both laws established by European Social Charter and Finnish government regarding senior citizen are the basis for lifelong education. The definition of lifelong learning according to Statistics Finland is encompassing all learning activity undertaken throughout life, with the aim of improving knowledge, skills and competences, within a personal, civic, social and or employment related perspective. Therefore, when the concept of lifelong learning is applied to the society, it prolongs retired people's social inclusion, active citizenship, personal development and self-sufficiency. (European Union Law, 2006)

Lifelong learning begins, then, with the reform of our schooling system. This includes innovative types of methods in learning, new values in collaborating with families and institutional authorities. Working cross-culturally together with scientific disciplines, art institutions and diverse age groups we may in future find creative and appropriate ways to diminish human social difficulties in an ageing society. (Hannula, 2019)

Statement above by Leena Hannula clearly points out that the practice of art education offered by institutions is a way to diminish human social difficulties, including the retirement transition. A society that supports the presence of educational institutions promoting lifelong learning, wants to help its citizens to aim for a better quality of life.

THE MEANING OF ART THROUGH THE EYES OF AN ART EDUCATOR

"The value of art can only be measured in terms of how it affects individuals, how it enhances their lives, changes their attitudes in a positive way, how it leads to self fulfilment and elevates their self-images, how it exposes them to the world and how it encourages intergenerational relationship and understanding. These are the values of art. Value of art is "Endless"-- it is a fundamental component toward self-actualization." (Kahane, 1992)

Statement above by Lilie Kahane, an art educator was giving me a way to look at the meaning of art. As an art educator myself, I am privileged to experience first hand how art changes individuals. In various studies, (Wallace-DiGarbo & Hill, 2011; Lee, Doreen, 2013; Turk, Janelle, 2015) art was well known as the agent of change and empowerment. Plenty of studies research the benefits of taking art activities for one's mind and health brought up public awareness. Art educators do their best to mediate art creation by making art more approachable to the audience. At the same time, finding ways in everyday context such as to make art as a way to bring awareness to social change or bring up cause. Community and art vocational programs often use to "enrich, transform and even save lives. And in doing so they help to address some of society's greatest challenges" (Costello, 2006 as cited in Krensky, 2009).

I am intrigued about the idea of art empowerment. In my view as an art educator, the meaning and role of art should be defined by individuals. I believe that involvement in art should be a conscious decision. Art can empower people, but it could also be destructive to mental or physical health. In this sense, to be involved in art, a person has the power to shake and question one's perspectives, issues and reality. Art can destroy people as much as it can develop people. When somebody is aware of the risk and yet decides to enroll in whichever activities art could offer, then it is conscious empowerment.

The problem with art program and activities is when someone's decision to be included were based on how art is presented. Other activities could deliver same cause.

An example is if it involved ethnic community art which could raise awareness to multiculturalism sensitivity. But other activities such as food bazaar or travelling could do the similar thing. In addition to that, the problems arise because of how art class or art education is being researched and presented. With an underlying meaning on art for empowerment to bring up social justice or cause awareness or positivism will conceal the true reason of why somebody is taking up art in the first place. As mentioned by Kindler "Recognizing of art's power to advocate, promote or affect social change should not overshadow the fact that art has a unique potential to enrich our lives simply because it has the power to delight us, to shock our senses operation through the repertoire of visual means they have significance embedded on the surface, not underneath it." (2000 p.41). Art can only move further than surface when one was genuinely moved and enjoying the aesthetic purpose of art. The problem of promoting art for problem solving has a possibility to reduce the opportunity to experience art in pleasure realm.

As an art teacher with experiences to teaching both adult and children, I found fundamental differences in approach of teaching since adults and children have different needs. My experience taught me that in teaching children, the teacher often has more authority. While the dynamic between teacher and adult learners tend to be more equal. Another highlight is also laid in self motivation. Teacher often need to spark motivation to young learners, while adult learners already have desire and motivation to learn. In order to understand what an adult learner needs, we need to understand the characteristic of an adult learner.

Malcolm Knowles, an american adult educator, used the word "andragogy" to describe art and science to adult learning while the word "pedagogy" refer to art and science to teaching children (1973). Knowles problematized the used term to describe the way of learning as a lot of research applied the pedagogical model that reflected children's behaviour of learning. Most scholars in the field of adult education itself have dealt with the problem of learning by trying to adapt theories about child learning to the "differences in degree" among adults. (1973, p.34) His results enabled him to distinguish learning characteristics on adult:

...his andragogical theory is based on characteristics of the adult learner. His four assumptions are that as individuals mature (a) their self-concept moves from that of a dependent personality toward one of increasing self-directedness, (b) they accumulate a growing reservoir of experience that becomes a rich resource for learning and a broad base upon which they can relate new leanings, (c) their readiness to learn becomes increasingly more oriented to the developmental tasks of their social roles and not the product of biological development and academic pressure, and (d) their time perspective changes from one of future application of knowledge to one of immediate application, giving them a problem-centered rather than subject-centered orientation to learning (as cited in Holmes & Abington-Cooper, 2005).

Even though there were critics in this way of categorizing a model of assumption about an adult learner and children way of learning, the characteristics are interchangeable. I found that Knowles addresses important points that art educators in adult education need to address when approaching a retiree.

I believe offering solutions such as art education programs should support this idea. As mentioned in *Art For The "New Elderly": Cultivating The Seasoned Eye* (1992), society is in rapid change all the time and it happens so fast that transcends our capability to fully grasp the situation (p.51). It returns back to the sense of basic humanity of what it means to be human if we are just following the life flow without questioning and reflecting our experiences. Art offers a way to reflect on our life and to take risks to encounter the multi-seasoned meaning of life. The role of art is like a self-educated agent. The decision for taking a risk in enrolling in art becomes a drive to update personal reflection.

CHAPTER III. INTERVIEW

QUALITATIVE RESEARCH: INTERVIEW AS A RESEARCH METHOD

To further examine the focus of this thesis on how the Finnish government's methods have enabled art expression among retirement community, and its prospect in helping issue widespread in Southeast Asia, a procedure was carried out to acquire qualitative understanding of the issue. In this research, data gathering was extracted from interview method. This chapter elaborates on the use of the interview method in detail starting from how the interview subjects is selected, what predetermined set of questions were given to the subjects and lastly, choice of method approach used to analyze the data.

The study uses the method of qualitative research by interviewing four individuals of Finnish retirees who involves artistic activities in their lives. Choice of subjects was made with taking into consideration of variations across gender, financial status and life condition. Thus, before the interview and preparing the questions, it was important for me to know a little about my subject's background in order to create the most out of the predetermined questions. The interview method allowed me to analyze and share the perception and understanding of others. I also explored how people structure and give meaning to their lives through the application of a systematic procedure (Berg & Lune, 2012). Furthermore, I established my position as an art educator with Southeast Asian background to see the problem through the lens of critical education and then connected it into the Southeast Asian retirement issue.

Borrowing Berg's term in *Qualitative Research Method for Social Science* (2012), I used the semi-standardized interview method. The interview method lets the subjects and the interviewer interact in a more flexible manner. A predetermined set of questions was prepared for the interviews. However, the semi-standardized interview method allowed the questions to be changed, mixed in order, added or coined in a different manner in response to the subject's preference. This chosen method would benefit the researcher to respond to the answers that might come in unanticipated answers. The unanticipated response is also beneficial for me as this interview highlights individual differences for experiences related to art activities after retirement.

Before the main interview took place, I was aware of the performative and pragmatic nature of the interview. As coined by Fontana and Frey (2005) that the purpose of interview turns the table for scientific purpose that focuses on pragmatic interactionism and social amelioration. Part of the main objective for the research is to use the questions as main frame of the topic exploration and using it to present a humanizing perspective. I am aware for the fact that the topic I addressed was not something I had personal experience in. Therefore, interview method is suitable because it allowed me to hear from someone who experienced art activities post-retirement first-hand. However, the interview method is not only about asking and getting answers, but also involves people and their interactions. My research revolves strongly around the researcher's perspectives. The subjective nature of this method may center around the following areas: How I present myself to the interviewee, or how we both respond to each other regarding the questions and situation. Kong et al (2002) writing had discussed about empathetic approach in interviewing, especially underlining that framing the interview with specific parameters is the main determining factor of the results. Consequently, researcher's awareness during the interview is crucial as said in Holstein and Gubrium (1995, cited in Fontana and Frey 2005) "...to urge researcher to be reflective not only about what the interview accomplishes but also about how the interview is accomplished, thereby uncovering the ways in which we go about creating a text."

Finally, in Chapter Four, the data analyzing method that is being used is thematic analysis method. According to Maguire and Delahunt (2017) the goal of a thematic analysis is to identify themes, i.e. patterns in the data that are important or interesting, and use these themes to address the research or say something about an issue. "This is much more than simply summarising the data; a good thematic analysis interprets and makes sense of it." (p.2).

Braun and Clarke (2006) separate the usage of thematic analysis method into two types: semantic and latent. While the semantic "...within the explicit or surface meanings of the data and the analyst is not looking for anything beyond what a participant has said or what has been written." (p.84), latent approach "starts to identify or examine the underlying ideas, assumptions, and conceptualisations – and ideologies - that are theorised as shaping or informing the semantic content of the data." (p.84)

INTERVIEW QUESTIONS

The arrangement of the questions was designed with the objective that the interviewee could talk more openly. The sets of questions were prepared as a tool to guide the interview and to answer to the research questions while also allowing the researcher to extract the interviewee's personal experiences in the complex topic of retirement.

The order of the questions was not strict, meaning that they could be asked in any order or not asked at all depending on the interview.

In my predetermined set of interview questions, I laid out my questions into four important factors: Background, transitional between work and art, experience in art class/art activities, and interviewee's perspective on Finnish way of retiring.

Background questions consist of a set of questions with the objective to build an understanding of the interviewees and to shed light about their life condition. In this part the interviewer lets the interviewees talk about what affected their view of life and art in general.

Transitional time between retirement and art is a set of questions to highlight topic about retirement and vulnerability. Here the interviewees' perspective and feelings about the transitional time during retirement was discussed further. It was also important to include stories about their engagement with art activities alongside with the topics of family and friends, residence, economical situation, and health.

Experience in art class is a set of questions that were laid out to understand the importance and position of art activities in their life and to comprehend the process of re-balancing their lives after retirement. "What art does to these individuals in terms of finding focus, challenge and excitement in life?"

Finally, **Finnish way of retiring** is a set of questions focused on the bigger picture about Finnish retiree's life. Some distinctive factors that were talked about were the social benefits, the environment, the habits, and the way of thinking.

THE INTERVIEW DATA

The paragraph below is from the interviewer's perspective and was composed based on the notes and thoughts after voice recorded interviews.

Subject 1.

I met Mrs. TK when we were introduced by my thesis supervisors. Upon my visit into her home in Espoo, she greeted me in a lovely manner. Her grandchild laughed and said: She was nervous the whole day!" I laughed and told her that I think I am more nervous than her. Mrs. TK isn't too confident with English so her granddaughter was there to help her. Politely I complimented a painting that were visible in the dining room, where we had our interview. She told me that it is her own work. Immediately, she showed me around the home and afterwards, we all sat together in her living room table. From there, she started telling me her stories. Mrs. TK is a 71 year old retired woman who came from the west coast of Finland. She retired more than 10 years ago and her husband died 13 years ago. She have always loved art since her childhood, but just started it 25 years ago in Adult Education Center (Työväenopiston) to be more active, after her retirement. In our conversation, she told me more about the adult education centers that are available in the city of Espoo, her home city right now. The weekly class she took have terms of 11 weeks. There's about 15 adults in the class, most of them are retired. But some are still working too. The task in the class is always challenging for her. She finds it especially hard for her when she has to paint her feelings.

In her childhood, her parents were supportive with her artistic endeavour. Her brother is a photographer and she wanted to become an artist.

When it comes to her former work, she said she *"always worked with beautiful and luxurious stuff."* She was a former sales and marketing person in a local scarf designer house. She loved her job, but on the other hand, had no problem to leave it too. She felt she was ready to leave and ready to fully embrace the freedom that came with it.

Mrs. TK said her freedom gives her more time to concentrate on her painting hobby. Ultimately, she is glad to be in an art class. *"I wouldn't do it by myself. It's nice to have a classroom, and teacher who give you a task, and you meet people. Social life is very important. ... it's inspirational to do things together."*

She shares her perspective towards art post retirement after taking art class: "When I was younger, art was a hobby. But now, I took it more seriously and I am just trying to do my best. The teacher has told me that I have improved a lot."

Most of her artworks inspiration comes from nature. She usually goes out for a walk with her camera, and snap pictures from nature. *"I always bring my phone camera with me, and I take a lot picture from nature. Sometimes I paint ideas that i have seen."* Besides that she also mentioned that she loves to visit art exhibitions in the museums and galleries. *"it is very important to go to [an] exhibition. You get the idea there."*

She sees herself as lucky to be in her life situation. *"Whats make you rich in retirement is when you are healthy"*. She is glad for her health and active lifestyle. Surrounded by her family next to her, owning a good home and having the ability to travel anytime she want.

Subject 2.

Mrs. TN is a 65 year old retired single mother who came from Turku. I know Mrs. TN from an acquaintance. We first talked online and agreed to meet when she visited Helsinki. When we finally met and performed the interview, I could see that she is a quiet and reserved person. If I asked her a question, she would reply with one short sentence. Probably because she wasn't confident with her English as she mentioned to me before. It is quite a challenge to get her to open up and tell me her stories from her perspective. She had left her daily job one year and three months ago, precisely mentioned by her. She worked in the same company for 25-26 years. She reduced her working hour into three times per week since she was 60 years old. She is currently living by herself. She is able to support herself independently and is still in relatively good health. After retiring, she put herself into enjoyable activities such as traveling, painting, reading and gardening. Her first encounter with art-making is when she took a painting class with her friend several years before she retired. She also mentioned that she enjoy art in the museum in the countries she traveled. *"I like to go to the museums so when I see nice paintings and sometimes, I just feel that must be easy and they are so beautiful. So I thought do it myself."*

Mrs. TN found that her previous art lesson in Turku was too advanced for her beginner skill and decided to self-teach herself to obtain her painting skill.

"...I [was] talking to my friend, she was interested too (in art class). But I think that wasn't a very good class because all of the other people, they have been there years and years and we two are new, first time, never been. So the teaching wasn't so good for us because we were so new. They didn't teach us from the beginning, how to mix the paints and all the basics. So after that, I just go to the YouTube and learn there so much more."

At the end of the interview, she affirmed that the most important skill in art learning is to trust in herself. When I asked her about what is good retirement for her, she answered:

"...that you have friends and have something to do and you have a daily routine". She also added on that it will be great if community centers will be more available for retired people for voluntary activities. " There should be more some kind of voluntary activities for people so that you can do what you can do for helping. ...I think many are just lonely at home and they don't go anywhere, should be more community things to do together".

Mrs. TN admitted that the idea of retirement wasn't pleasing for her at first. *"I was scared, how I fill my days and what will I do".* She also mentioned that some people want to retire and some working until they are force to retire. *"In my case, I was kind of forced."* After more than a year after her retirement and getting used to her new routines, she now enjoys her new life. I remember that I asked her follow up question about her feeling about being forced to retire, but she just gave me polite smile. I realized that she might not be ready to answer that question. Thinking more about it, if she can obtain new set of skill such as drawing and painting, she is still in condition to do daily job that she did for 25 years. It is a life cycle anyway and the inevitable happen. I just hope one day she could see it in better light.

Subject 3.

I came to his house in a serene neighbourhood in Espoo. I know Mr. AA from my thesis supervisor. Like always, I asked my interviewee to choose a preferable location to conduct the interview. He then invited me to his home.

Mr. AA is a 76-year-old retiree worked as a foreign business trader. He was born in Turku, married and currently living only with his wife. He retired relatively early at the age of 56 years old. He wanted to retire early because his daily job took him 24/7. He was tired and ready to leave his job. He sigh deeply and mentioned that he wasn't really present for his family before he retired. When I asked him if he has any hobbies besides painting, he told he is very passionate about his voluntary job that he has been involved for 9 years now: being a school grandfather. *"Actually it's very, very important for me to work as a volunteer worker in school. I'm 'school-grandfathering'. One of the schools in Espoo. My grandchildren are there. ...-helping the six, seven year-old kids at school. But in different ways. I'm building all kinds of small things with them. I'm bringing materials from my own forest and we are constructing small houses and creating story around the house."*

About his experience in art, he attended few painting classes and the rest, he did it by himself. He got inspired by various things, especially whilst travelling. For instance he traveled to London and got inspired by Arte Povera in Tate Modern. Its inspired him for a theme of his 70th birthday - in exhibition form. In his 75th birthday he took Kazimir Malevich as a subject. He made a response piece of his work that the artist could've done, but didn't do. *"He probably didn't have the same possibility as I have nowadays to use piece of put in a different way. I have many takes on Picasso as an example because he has lots of unfinished works. He just drew something on paper and left it (unfinished). When Picasso has left some idea on paper, I may imagine how he could have continued this and I'll do it. This is one way."* Painting is very important for him because it gives him enjoyment of the moment, the piece of life. *"...it is nice to have topic that is important to you. You can repeat it in different circumstances and it's important."*

For Mr. AA, Finnish pension system is very good, and economically speaking, every pensioner is pretty well off in Finland. *"Even the lowest pension is quite enough."* as he mentioned. Even though he stopped working in office since he was 56 years old, but he is still pretty active doing remote working.

Regarding problem in retirement: besides personal health issue, the problem in retirement lies in the individual's attitude. *"Probably the biggest problem is that people are so selfish. They don't participate, they stay on their own, they are locked in their homes, and they don't move because we have good health taking care of health care. People should be more active. That might be the best thing to do."*

Mr. AA repeated to me at least 5 times about how his life is turning around and full of happiness after he become a school grandfather. He is a successful businessman and an artist. But seems like the true highlight of his life is being a grandfather afterall.

Subject 4.

Mrs. EJ is a retired periodontist practitioner who retired at the age of 65. She is now 81 years old and currently living with her husband. They both are art enthusiasts and collectors. Since her retirement, she became a very productive artist and often joined exhibitions. Mrs. EJ didn't have any educational background in art, but was interested in art since she was young especially in fabric design and craft. However, nowadays she is more of a painter and ceramic artist. Mrs. EJ works on her art almost daily for two or three hours each day.

Five years before her actual retirement, she took partial retirement - working for 3 days a week. Retirement process for her is exciting and far from negative feeling because she thought she could take as many course as possible and be anything she always wanted to be. *"I'm happy. I'm privileged. I am very privileged to be a Finnish, independent, retired and rather wealthy woman. I'm privileged I must say and I understand it."*

Her life is surrounded with art-loving people including her art collector husband and ceramic-artist brother. As per her retirement, she is able to take part in many courses and learn a lot about techniques and experiences to many art teachers. *"...I change the teacher all the time just to get what this teacher can give me, and what that teacher can give me. That was very positive, but then slowly, the courses started--- I felt they were more or less similar. I didn't learn anymore from them... -very often when I had learned to paint, the teacher said: 'go out to the nature, and there's trees, and the bushes and flowers, and so on and paint whatever you want' I didn't do it at all."*

Mrs. EJ thinks that retirement is an important phase in her life, as she put it in her words: *"Actually, my life's divided in two parts, before retirement and after. The life after retirement is so much more fantastic -- at least two years before retirement I already was so much -- my second foot front was in art."*

CHAPTER IV. ANALYSIS

This chapter will analyze the result of qualitative interview that was presented in the previous chapter. As mentioned in Chapter Three, the analyzing method that was being used is thematic analysis method.

Braun and Clarke (2006) separates the usage of thematic analysis method into two types: semantic and latent. While the semantic *"...within the explicit or surface meanings of the data and the analyst is not looking for anything beyond what a participant has said or what has been written."* (p.84), latent approach is about *"...starts to identify or examine the underlying ideas, assumptions, and conceptualisations – and ideologies - that are theorised as shaping or informing the semantic content of the data."* (p.84)

In my study, the latter approach is more suitable because it will allow me to go beyond the data, adds discussion between data, perspectives, and other resources. Additionally, it will allow me to form answers to the research questions.

In regards to answering my first research question: "How art activity might help Finnish retiree to cope in their transitional period after retirement?" I will answer the question by dividing the findings into several main themes that were extracted from the interviews.

1. Economical independency

After research and interviews, it is clear that one of the main benefit of Finnish National Pension System is economical self-sufficiency. None of my interviewees need to rely on anybody in their family to support themselves and maintaining a property. Thus, with self-sufficiency, they were able to decide themselves what they would like to do after retirement. As mentioned in the Chapter Two about Finnish retirement, the main core foundation of Finnish pension is for the retiree to be able to sustain themselves economically. It is to ensure that one should have the choice to live an independent life and obtain access to all basic needs. (Chapter 2). Thus, all of my

interviewees step into first type of retirement plan, which is the plan for somebody who had done paid work or had their own entrepreneurial work. The main limitation of my study is that I did not have the chance to interview someone that would have fallen into the second type of retirement benefit, which is for those who have small pension or had not worked. I would imagine that they might have a whole different view and stories to tell in relation to economic independency. All my interviewees managed to get relatively good pension from the government and on top of that had their own personal savings. This means that they have more choice and more security in the other categories (health, enabling factors to pick up art hobby). My study is lacking to answer if Finnish retirement plan is able to give enough economical independence that will enable everyone to learn art.

Additionally, for some people the system works to give extra layers of protection when it comes to independency and self sufficiency. However, the unanswered question remains: Is it good enough to provide decent situation and support lifelong learning for everybody?

2. Health

Health condition is the number one concern of the retired people (Vernon, 2017). Perhaps, it is as Mrs. TK said: "whats make you rich in retirement is when you are healthy".

During the interview, in my predetermined set of questions, I did not ask the interviewees specifically about their health condition. However, conversation about health came out gradually along the interviews. They all agreed that maintaining an active lifestyle is important for health. One person reported having health issues in the past. One person reported health issue in the present. The rest were generally in good health. All of them were still active in doing daily work (doing housework, groceries, commuting) also they exercised regularly. When I asked them about their

health issues, all of the interviewees with the exception of Mrs. EJ sounded a bit hesitant in sharing about their health issues. I understand that this might be a bit too private matter to be discussed with someone who they've met for the first time. So, I did not press further.

Thus, I want to point out that the main limitation of my study in this regard is that I only interviewed people with seemingly relatively good health.

Finnish health system provides free health service in public health station for everybody in Finland. In this matter, the Finnish pension system made sure that no one should suffer financially because of health problem. However, retirees who are benefited by better economical condition still have more choices and chances to solving health problems. For instance there is still a gap between people who can afford private healthcare and people who can only rely on the free health care.

There is an interesting article by Ian Samples (2005) about how Finland could transformed from unhealthy nation into relatively one of the lowest mortality rates in the world. Innovations in the community based intervention were made and they turned out to be successful in promoting healthy habits and make changes in lifestyle.

In relation of art learning, health is just one factor to support art learning. Nevertheless, art learning should be available for everyone, with or without perfect mental and physical health. Like my introduction story about Madam C, as she struggled with illnesses. With learning chinese painting, she thrived and recovered from painful hand tremor.

3. Family, friends and community

Family, friends and community are another important factor that supports good retirement. One of the interviewees, Mrs. TN is not living in the same city with her family, but she has several close friends that keep her in. Mrs. TK is living alone, but in a close distance to her families and friends. Mrs. EJ and Mr. AA are living with their spouses, and also in close distance to their families and friends.

Mainly, the interviewees all told me that they are pretty satisfied with their social life. However, in general, people might not be comfortable to be really honest especially in acknowledging their own loneliness. All the more in a formal interview with a person they've only met for the first time. I doubt that this method successfully retrieved accurate information about loneliness and the status of their social life.

The concept of loneliness for retired people has been discussed in Chapter Two. There is a different view between the public and the academia's understanding about the concept of loneliness. Wenger and Burholt, in their 2004 research that discussed the academic survey about loneliness in seniors, they reported that two-thirds of older people do not suffer from loneliness. In this case, I might have repeated their "mistakes" in using standard academic methodology for obtaining information about loneliness of retired people.

Though in general they said they are happy with their personal social life and they admit there's a problematic side in the society that shows retired people don't make enough effort to socialize and keep an active lifestyle. As Mr. AA put it when I asked him about what is the biggest retirement problem in Finland: *"They don't participate, they stay on their own, they are locked in their homes, and they don't move because we have good health taking care of health care. People should be more active. That might be the best thing to do."*

Mrs. TN also said that society doesn't provide enough activities that focus on retirees and that might be the reason why people are lonely. *"There should be more some kind of voluntary activities for people so that you can do what you can do for helping. ...I think many are just lonely at home and they don't go anywhere, should be more community things to do together"*.

Both Mr. AA and Mrs. TN hold important voices that point out the problematic side of loneliness in the society. Artsequal project (Ansio, Furu and Houni, 2016) might have a better outcome in finding out the position of art education in preventing loneliness for retirees. As they defined loneliness as "...not only a question of human relations but it relates more broadly to the opportunities a person's everyday life offers to feel included and attached to other people." Communal art and cultural activities enable this kind of inclusion and attachment.

4. Access to visual art education

In regards to visual art education in Finland, all of my interviewees had (or still have) experienced attending visual art class. Mrs. TN found that formal visual art classes were not for her, so she taught herself from online videos. As she put it in her own words: *"...I was talking to my friend, she was interested too (in art class). But I think that wasn't a very good class because all of the other people, they have been there years and years and we two are new, first time, never been. So the teaching wasn't so good for us because we were so new. They didn't teach us from the beginning, how to mix the paints and all the basics. So after that, I just go to the YouTube and learn there so much more."*

The others have attended many art trainings for years. Everybody thinks that visual art (in this case, painting and drawing) is an affordable hobby and easily accessible. Mrs. TK thinks that her class from Työväenopisto has good teaching quality and that it is inexpensive to participate in. Työväenopisto is an adult education institution that is provided by the municipality that are available throughout Finland. Therefore, she expressed

her thought that it is a challenge to get a place in visual art class because of its popularity and insufficient resources. But she mentioned that there are plenty of other places that offer affordable art class. Mr. AA said that art hobby is definitely an affordable hobby for everybody in Finland, even for the one with bare minimum pension money.

We can conclude that, according to my study, visual arts education in Finland is accessible and affordable for retirees. Though, its popularity and insufficient resources like Mrs. TK mentioned before, would make it a bit more challenging to access. The presence of Adult education institution such as Työväenopisto is one reason why art classes are affordable. Mrs. TN also voiced an important feedback. She felt that the class that she previously attended was lacking of basic visual art training to support people in beginner level, that is why she felt that the class wasn't very suitable for her. In this sense, there's a need for broader range of courses varying from the basics to more in-depth skills, and that teachers should also cater to those needs..

Some of my limitations in this study were: I did not interview people with any disability or significantly bad health condition and I was also not able to find somebody who lived with minimum pension money with art hobby.

I also did not interview people who live in remote areas. Artsequal research project (Ansio, Furu and Houni, 2016) suggests organisers and art cultural activities to pay attention to people who live in remote areas, to ensure everybody's cultural rights. In this regard, there might already be a gap in visual art education accessibility.

5. Life and art - Meaning of art

Each of the interviewees had personal and unique view about the meaning of art for their life. For Mrs. TN, her love for art and painting started from visiting art museums around the world and attempting to re-create something beautiful she had seen. Additionally, she now thinks differently when she sees art after she taught herself to paint *"When I go to the museum now, I look the pictures and painting differently now. I kind of see how it is made and I see the process. Kind of see it deeper."* Besides that, she has also seen it as way of socializing because she pursues her art hobby with her friend. However, she is also interested in other things such as reading books and gardening.

Mr. AA tries to incorporate art in a lot of aspects of his daily life: his holiday home that also functions as his atelier, his birthday party with art themes, also activities with his grandchildren. *"It is important because whatever you're doing, you get concentrated in that performance you're doing at the moment. It is another piece of life. Then you have your daily life, your other routine, and so on. It is nice to have some topic that is important for you. You can repeat it in different circumstances and its important."*

It is different for Mrs. EJ, she thinks that art is most important in her life after her families. For her, art gives her life meaning and possibilities. She even sees life after retirement more interesting because she was finally able to enjoy her hobby full time, in this case making and enjoying art. *"Why I do art? That gives such a deep satisfaction that gives the meaning to my everyday life. Although, my family, my sons, and my grandchild, and my husband are the most important things of my life of course, maybe. But this is then the second most important."*

Mrs. TK sees art as part of her freedom after retirement. She already did art before she retired, and her retirement gave her more freedom to explore art.

Sitra's Projects Report

I found two articles in SITRA project that are written in English. The first article by Tepo Turkki discussed Finnish society perspectives towards retirement. This article criticizes society's attitude regarding perspectives towards aging that do not move as fast as economic consequences of aging populations. Consequently, especially in Finland it's a rare case to be employed again after retirement. Second article by Richard Savage (2013) includes an interview with Riitta Korhonen as the ET magazine editor-in-chief (Finland's most widely read magazines). According to Korhonen, retired Finns despite being relatively happy during retirement, they also find it hard to forget the working life that shaped them.

"In face-to-face interviews, most of the people said the main thing that makes them happy is that they're masters of their life, that they have more free time. But at the same time, they have a very strong identity with their work. They missed their work and were thinking perhaps I can do something, perhaps I can go to the third sector. And yet at the same time they say that 'work took too much of my life. Now I have time to do what I want, I want to go back to my youth.'" (p.3)

This article concludes that the dilemma lies on the part of retired age worthy people who want to retire and move on, but some also want to stay as active and quick like before in their work. Even forty percent said its enough to feel useful, and would work without getting paid.

Report on ARTSEQUAL project: Art Prevent Loneliness

by Heli Ansio, Patrick Furu and Pia Houni.

One of the factors that were mentioned in the interview questions is about the importance of family and closeness to people around you to define a good retirement. But the situation varies for everybody. Some are lucky with the presence of their family members around, but some are not. Some live alone and rarely meet other people. However, feeling of loneliness during retirement is an issue that needs to be addressed because it has huge impact on health, and well-being in general. The feeling of loneliness could affect individuals despite them being surrounded with family and friends.

In relation to my thesis, the questions to ask are: what art can do to someone who suffers the feeling of loneliness? Can art prevent loneliness? How can art activities help retirees to cope with loneliness?

A report on research on loneliness and art presented by ArtsEqual project discussed the topic of how participatory art communal service can prevent loneliness. They confirm that “communality and good human relations support an individual’s well being.” The definition of loneliness itself was well described as “not only a question of human relations but it relates more broadly to the opportunities a person’s everyday life offers to feel included and attached to other people. Communal art and cultural activities enable this kind of inclusion and attachment.

The well-being effects of the arts resonate with an individual’s entire personality, not just her or his physical health. Art activities carried out in groups empower people to encounter others, share experiences and feelings, and to reflect on issues regarding their own personality. In participatory art and cultural activities social interaction, creative collaboration, discussion, and rejoicing over experiences of success strengthen people’s self-esteem, sociality and sense of belonging in a community, which in turn reduces feelings of rootlessness and social exclusion.

The study proposes several measures for organizing of art and cultural activities towards prevention of loneliness. Those measures include accessibility to vulnerable groups such as single parents, people who live alone, immigrants, unemployed people etc. Also lowering the threshold of the project is to enable people from different backgrounds to take part. Lastly, to pay more attention to people who live in remote areas. They should be able to take part and access cultural and art activities, and be given the right to experience should also be taken into account.

CHAPTER V. CONCLUSION

This last chapter is dedicated for discussing the findings of my research while being fully aware with limitations of the study. At the end of the journey of making this thesis I realized — along with incorporating knowledge about retirement in Southeast Asia, with insight that comes from both research and my personal experiences — that every chapter I wrote gave me something new to learn about retirement in Finland and the notions surround it. I also reflect on my interview methodology which was chosen as I thought it is the best way to find answers for my research questions. Lastly, I explore what my study indicates for my future research, and for the fellow researchers.

In the literature review chapter, I established my ground to better understand what is retirement, issues around retired people and the correct terminology to acknowledge my subjects. This chapter also gave me better understanding how vulnerable it is to start a new chapter of their life. The important learning that I take out from this chapter also include notions in Finnish retirement, issue about retirement in Southeast Asia and lifelong learning.

My main limitation in this study that I think it is important to mention, is about language barrier. A lot of thorough studies and information about Finnish retirement and art is mostly written in Finnish. Most papers or information that I could get in English are mainly giving a brief introduction and merely giving the reader overall ideas about the subjects. I believe language obstacles might have taken part here.

The main body of my study lays in the interview chapter. While I ensure that I could get best result with good preparation during the interview, there are some things that I think could have been done better. Initially, I was planning to have the interview subjects from Työväenopisto as I assumed it would give me deeper knowledge about Työväenopisto. Additionally, I also assumed to get better variety of people across gender and life conditions. However, Työväenopisto did not reply to my contact attempts. In result, I settled with people who my supervisor set me up with. Furthermore, I am sceptical

if my interview questions and the whole setup were enough to make them open up about vulnerability or struggle. There are also possibility of language barrier that might make the conversation a bit formal and not relaxed. Some of the respondents also expressed some worry about using English because, according to them, they are not good with the language. However, despite some of limitations, I managed to get a lot of important insight from the interviews.

In the Interview analysis chapter, I try to retrieve meaning from the interview with dissecting part of the interview into several aspects. Each of the aspect was chosen to achieve better understanding on how life of Finnish retirees who participate in art activities alike. Especially in connection to art education that they received post retirement.

In conclusion, I summarize some important characteristics that make Finnish retirement good:

1. Independency and autonomy of life.

Finnish pension system can provide multiple layers of security: earnings related pension and a national pension. With this secure scheme, a retired person will have less economical pressure to survive independently. They can own or rent their own place and have privacy. When basic needs are met, they will have opportunity to focus on more substantial things.

2. Adult education centers

Adult education centers (such as Työväenopisto) are strong institutions that provide non-formal education service. It is shown that in Finland, the right to claim education is offered though the whole lifetime. Unlike in some places where people get education to participate in work life, these institutions proves that Finnish education values education as human right, and using lifelong learning concept as its basis. Therefore,

adult education centers —that are available in most cities in Finland as part of the municipality plan— are used for retirees to claim their right of education.

3. Society's support for promoting active life and lifelong learning

As previously mentioned, there are laws that protect the senior's right to stay active and take part in culture. Finnish government does its best to ensure that society is well educated to take part in active lifestyle and lifelong learning. Therefore, chances to take part in active life and lifelong learning are more available to the people.

From the list above, Adult Education Centers (such as Työväenopisto) are one of the most important findings. To know that Finland have Adult Education Centers that provide good quality service for education is an important take out to learn because this model is possible to be adapted anywhere in the world.

Furthermore, this valuable findings brings us to the follow up question: What the future retirees in Southeast Asian countries could learn from Finnish retiree's experience with art learning? I will answer the question in the following chapter.

EAST-WEST DILEMMA

Before I start with my personal view on this, I have to first mention that I cannot speak for the whole continent of Southeast Asia, nor about any specific country in Southeast Asia since each Southeast Asian country carries different social dynamics and various perspective about retirement and learning. I hope in some way this thesis could be inspiring for anybody who wants to consider improving retirement quality by learning something new and to pursue interest towards new achievements after working life, specifically in learning art. I hope in the future, there will be an institution or a center that would be dedicated to learning with focus on adult (especially retirees) audience. Thus, it would help people to age and embrace their retirement time more gracefully.

When talking about learning experiences, as the one who has the privilege to take part in both east (Indonesia and Singapore, as they align with my personal background) and west (Finland), I must say that there are several differences in attitudes when it comes to learning after retirement. I might have not yet experienced retirement in Southeast Asia, but I can speak from experiencing the culture through years of dialogues and observations.

The concept of lifelong learning is a very valuable concept to learn for me. Before doing this study, I heard of this concept before in my culture. In my experience, not much of the retired people in Singapore or Indonesia have desires to return back to study something new. If they must find another job or learn something new, it usually comes from the need to survive financially. Most people who are more well off, usually accept their roles as a grandparents, or enjoy family time. The idea to return back to study something new —just for the sake of studying— or to pursue their interest is not something very common. I do not see any program from the government or municipalities that promotes lifelong learning.

We can look back to Madam C, the woman I introduced in the opening of my thesis.

Madam C's situation might actually be very similar to most of my interviewees. She was rather wealthy woman, educated, relatively healthy, was excellent in her career, and was living close to her family. Because of her wealth and education, she might've traveled a lot, been in similarly educated and wealthy community (usually, social gap in Indonesia is pretty big. Therefore, it is hard to maintain a relationship with someone outside of your social status) and I would argue her curiosity to art and enrolling herself into private art classes came from the place of privilege. If the situation had been different for her, she might not have been able to have the awareness of learning. Also to get interested in learning chinese painting and enroll to the private class that might cost a small fortune.

Learning from the model of Adult Education Center that the city provides is definitely something great to propose. I would imagine that this model is possible—with the right planning—to be adapted everywhere in the world including Southeast Asian countries. Finland funds Adult Education Center from tax payment. A similar tactic might be challenging to be applied to developing countries in Southeast Asia which have lower income and taxation. Therefore, another method is needed to find a way to fund this cause. For instance, creating a non-profit organization for advocating education as human right, or creating programs in community centers that offer non-formal learning.

However, before that, I think it is important to first introduce the concept of lifelong learning. The concept of lifelong learning has been successfully applied in Finland through Adult Education Center. For this concept to be successfully applied in Southeast Asia, it needs to be adapted with cultural components that are familiar for the locals. Ideally, it should be something that will be well promoted and trendy enough to be followed by seniors. Additionally, younger generations need to start their involvement with supporting their senior relatives in pursuing their hobbies or learning something that would be beneficial for them.

For instance, lifelong learning awareness could be started from educational institution to create a project that includes retirees, before creating a program that specifically caters for them. It also might be possible for workplaces to give services in guidance to their soon-to-be-retired employees. The service should acknowledge the possibility of vulnerability that often happens to retirees, and propose ways to get over difficult times. Beside that, they also should empower the soon-to-be-retired employees by introducing the concept of lifelong learning and encourage them to keep on learning or pursue their interest. There's also a possibility to introduce the concept of lifelong learning by creating art learning projects in the city that include the whole family. In this sense, there is inclusion for the seniors and it could be a great way to build awareness to lifelong learning concepts.

The idea of adapting the Finnish model of Adult Education Center in Southeast Asia will bring us to the most crucial question about equality. How can we bring equality into education for retirees while there is such a huge gap in social inequality in Southeast Asia? How can we make sure people can afford it? It will take us a long way to bring equality into education. But there are some ways to afford education if the retirement programs that the government and private sector offer would have awareness to lifelong learning concept. They should offer a plan that guarantees not only access for health and housing, but also to education.

RECOMMENDATION FOR FUTURE RESEARCH

The main objective of this study is to understand how art activities or classes would help retirees to go through transitional time after retirement. One of the major limitations during the research was on the interview. As mentioned before, the one-time-meeting might not be the best way to make the interviewees open up about with a person they don't know and discuss issues they might feel private and vulnerable. Interviewees expressed they were nervous about using unfamiliar language. Also meeting the interviewer for the first time might contribute to the result of the interview. Besides that, most research in Finnish Adult Education Center is in Finnish language and was hence framed out from this study considering the limitations, it would have been ideal if this study would have been executed collaboratively between an art education student with Finnish background and a student with Southeast Asian background .

Aside from the language barrier, this research is also lacking in diversity with regards to the economical condition. Since all of my interviewees stand around the middle to upper class, it would be good if in the future, the interview could include somebody who also represents the people from the lower class too.

The scope of this research should extend to the adaptation of the Finnish model of Adult Education Center to a specific country in Southeast Asia. Considering the senior demographic of the country, Singapore would be an ideal place to try this model. Singapore has the staggering amount of 26.6% (Statista, 2019) of senior population (65 years old and above). The highest compared to other countries in Southeast Asia. The adaptation of Finnish model could be started by introducing the concept of lifelong learning that would work in favour of human rights. Then, introduction of lifelong learning could be given in seminars at workplaces, communal art projects, creative projects such as play, drama or others.

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